

US ARMY FINANCIAL MANAGEMENT COMMAND

AUT

(Analysis of Unmatched Transactions)

Detachment Level - Prevention

United States Army Financial Management Command (USAFMCOM) Operational Support Team

Updated 12 April 2013



Introduction

Relevance

Agencies involved

AUT Process (flowchart)

Common ABAs

Basic Rules

General Errors

Unreported Treasury transactions
Unreported Station transactions
Incorrect Document numbers
Amount mismatches



Common Cashier errors

ECC Load imbalances

ECC Sales imbalances

OTCnet Batch imbalances

Common Disbursing Agent errors
OTCnet Batch Deposit Tickets (SF 215)

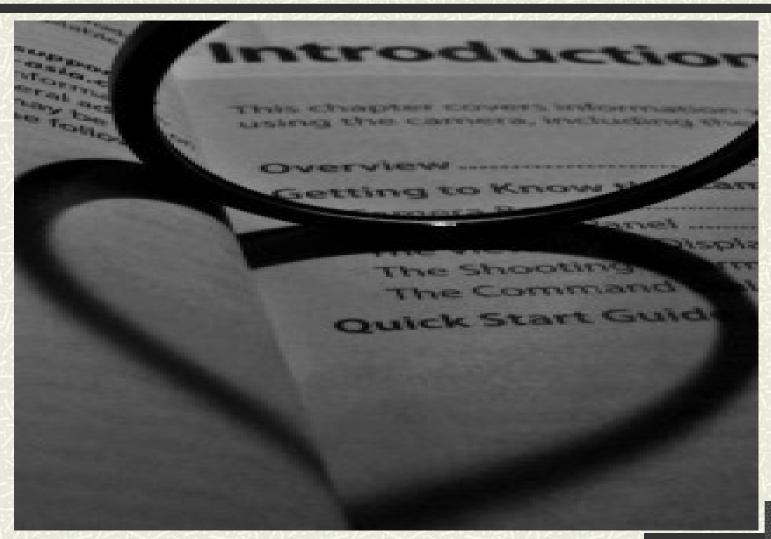
Check on Learning

Conclusion



INTRODUCTION









TRANSACTIONS (AUT)

Monthly exception report that lists unmatched deposit tickets and debit vouchers between any of the Federal Reserve Banks (FRB) and the paying DSSN.

An accumulative report which requires that each line (case) is worked daily to locate discrepancies between Treasury and Disbursing Officer's accountability.





Data that appears on the AUT represents the accuracy that each DSSN is reporting on the Statement of Accountability each month. Inaccurate statistical data remains on the report until discrepancies are resolved (cumulative).

Unresolved discrepancies can result in Losses of Funds or Overages for the responsible Accountable Official (Cashier, DA, DDO) and will ultimately be the responsibility of the account holder (DO).

Although the correction of discrepancies and imbalances is key to clearing the AUT, the prevention of these imbalances must be enforced at all levels of disbursing operations. Cashiers, Disbursing Agents, Deputy Disbursing Officers and their standard develop internal controls in order to properly report all transactions processed utilizing treasury based systems.



Agencies Involved



♯DSSN (DO/DDO/DA/Cashier)

- Reports monthly Debits and Deposits via the DELMARS (Data Element Management Accounting Reporting System) report
- Provides aged line Justification Report
- Works individual imbalances

TREASURY (Federal Reserve banks)

 Report all E-Commerce related Debits and Deposits from the individual FRBs via CIR/PIR

DFAS-Indianapolis

Compiles reports from DSSNs and Treasury

DFAS-Rome

 Receives and process monthly DELMARS report through SRD-1 (STANFINS)



Transactions Reported



Deposit Tickets (SF 215)

- **♯** Decrease DSSN accountability
- **♯** Represented by the following:
 - Manual Deposits (un-scannable negotiable instruments, cash deposits, etc.)
 - OTCnet Batches
 - ECC Sales
 - Rejected, returned or recalled EFT transactions (DDO only)
 - Transaction accidentally submitted by external agencies (i.e., other DSSNs)



Transactions Reported

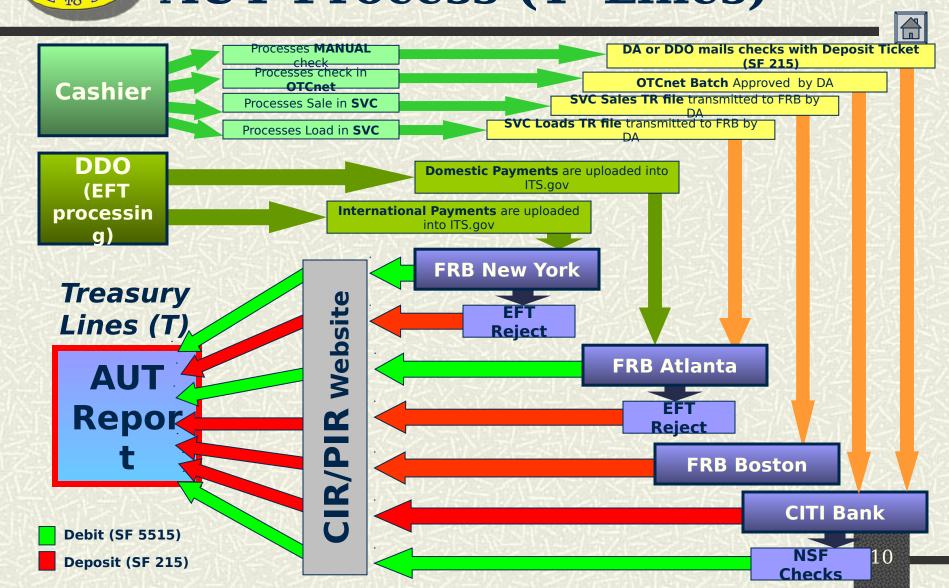


Debit Vouchers (SF 5515)

- **♯**Increase DSSN accountability
- **#**Represented by the following:
 - ECC/SVC Loads
 - EFT Transactions (DDO only)
 - OTCnet Non-sufficient Funds Checks (NSFs) (DDO only)
- **#**Transaction accidentally submitted by external agencies (i.e., other DSSNs)

SERANICE TO SOLDIER

AUT Process (T- Lines)



T- Lines

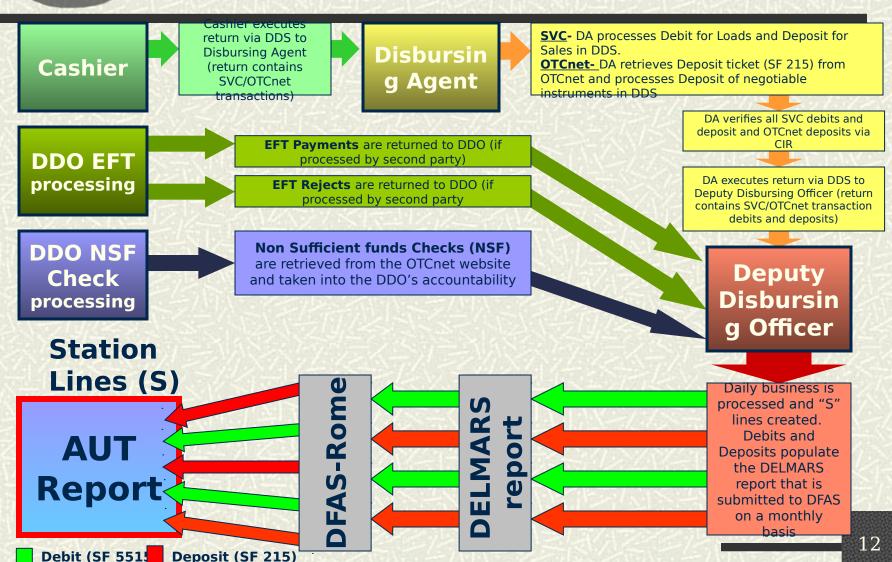


	blank1	rt	macom	dssn	transcode	blank2	docnum	abanum	docdate	inputdt	amt	age
		Т	76	5000	2400		00030519	011000015	20070723	1107	40	Χ
Š		Т	76	5000	2400		00115106	011000015	20070801	0807	3220	Χ
		S	76	5000	4203		00310100		20070820	0807	-473	X

- Transactions reported by the Treasury
- Transaction codes always equal "2400"
 - Positive amounts are deposit tickets
 - Negative amounts are debit vouchers
- Will have ABA numbers attached to them



AUT Process (S- Lines)



S- Lines



á	blank1	rt	macom	dssn	transcode	blank2	docnum	abanum	blan klate	bl	in k4 tdt	lalant k5	age
Š		Т	76	5000	2400		00030519	011000015	20070723		1107	40	Χ
ŝ		Т	76	5000	2400		00115106	011000015	20070801		0807	3220	Χ
		S	76	5000	4203		00310100		20070820		0807	-473	Χ

- Transactions reported by the site (DSSN)
- TRANSCODE 4202 = deposit tickets
- TRANSCODE 4203 = debit vouchers
- Will not have American Bankers Association number (ABA) attached to them



ABA 041036033 - CITIBank (OTCnet only)

- Deposits tickets for batch listings received for checks scanned through
 OTCnet
- Deposit tickets for checks physically mailed to CITI not scanned through OTCnet

ABA: 061000146 nFRBuAtlanta funds checks

- Deposit tickets for **EFT returns** from domestic bank payments (ABA)
- Deposit tickets for **EFT returns** from international bank payments (SWIFT code)
- Debit vouchers for **EFT payments** to domestic banks (ABA)
- Debit vouchers for <u>Store Value Card (SVC) LOADS</u>

ABA 011000015- FRB Boston

Deposit tickets for <u>Store Value Card (SVC) SALES</u>

ABA 021001208- FRB New York

- •Deposit tickets for **EFT rejects** from international bank payments (from a SWIFT code)
- Debit vouchers for **EFT payments** to international banks (to a SWIFT **CNOTE**): The First two digits of the ABA determine the District (FRB); i.e., 01- Boston, 02-New York, 04-Cleveland, etc.)

Lines are created when:



- Deposits/Debits are unreported or improperly reported by either agency:
 - Treasury
 - DSSN (DDO/DA)
- Deposit Ticket/Debit <u>Voucher numbers</u> reported by DSSN *DO NOT* match numbers reported by the Treasury
- Deposit Ticket/Debit <u>Voucher amounts</u> from DDS **DO NOT** match amounts reported by the Treasury
- **♯** Transaction <u>Processing months</u> are mismatched
- **■** Transaction <u>Types</u> are mismatched
- **■** Transactions <u>Miss end of month accounting cutoff</u>



GENERAL ERRORS





Unreported Treasury (T-Line) transactions

Cause:

- Oversight, Negligence or Lack of Training
- Transactions not submitted daily to the corresponding Federal Reserve Bank by the DSSN:
 - OTCnet Batches to CITIBANK
 - ECC TR Files to FRB-Boston
 - FRB failure to report transaction (seldom)

■ Solution/prevention:

- Submit the transactions to the corresponding Federal Reserve Bank on a daily basis
- Contact FRB to inquiry so as to why transaction was not processed/reported



Unreported Station (S-Line) transactions

Cause:

- Oversight, Negligence or Lack of Training
- Disbursing Agent daily business not submitted to the DDO for processing in timely fashion (accounting cutoff)
- DA and DDO internal business not cleared and processed in DDS by the DDO in timely fashion
- Failure to monitor OTCnet and CIR on a daily basis

■ Solution/prevention:

- DA submits business return to DDO on a daily basis
- DA must monitor OTCnet and CIR on a daily basis to ensure Debit vouchers and Deposit tickets issued by the various FRBs are being processed at the station level



Cause:

- Oversight, Negligence or Lack of Training; entered incorrect document number
- Transaction Force Matched (merged) with another transaction
- Reported incorrectly by the FRB

■ Solution/prevention:

- Ensure the correct Debit Voucher number or Deposit Ticket number are utilized in DDS prior to finalizing business day and submitting return to DDO
- Make corrections or offsets in DDS to rectify mistakes prior to accounting cutoff
- Contact respective FRB for correction when applicable



Transaction amounts mismatched- Causes

Cause:

- DA entered incorrect transaction amount in DDS
- DA entered incorrect transaction amount in ECC or OTCnet
- The Cashier and failed to ensure the totals in DDS matched the totals input into ECC, OTCnet prior to closing
- Transaction Force matched (merged) with another transaction (DFAS)
- Reported incorrectly by the FRB (seldom)



Transaction amounts mismatched- Solutions

Solution/prevention:

- Make corrections or offsets to ECC and OTCnet prior to finalizing systems for the day
 - Do not Close/Approve an OTCnet batch if not in balance with DDS
 - Do not submit ECC TR files to FRB-B if not in balance with DDS
- Do not close the business day or return to the principal unless DDS totals match ECC and OTCnet
- Principals (DA, DDO) should not clear an agent's DD 1081 unless DDS and ECC, OTC.et, ITS totals match
- Contact DFAS-Rome for Force Matching



COMMON CASHIER ERRORS

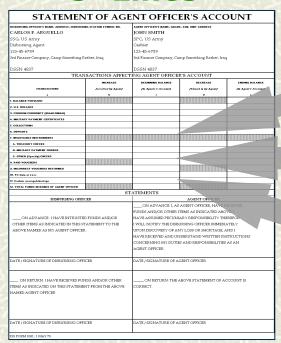




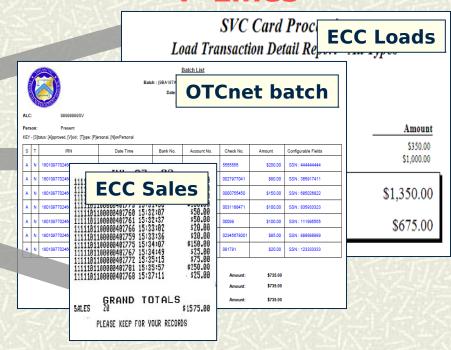
Failure to Balance ECC and OTCnet with DDS



S- Lines



T- Lines



- Totals on the DD 1081 must match the OTCnet and ECC totals. Imbalances can only be corrected the same business day if the DA does not accept the out of balance DD 1081 from the cashier.
- if the Disbursing Agent accepts the out of balance DD 1081 form the cashier, he will be forced to report inaccurate data to the Deputy Disbursing Officer. The DDO will then be forced to report the imbalances to DFAS-



Example ECC Loads imbalance

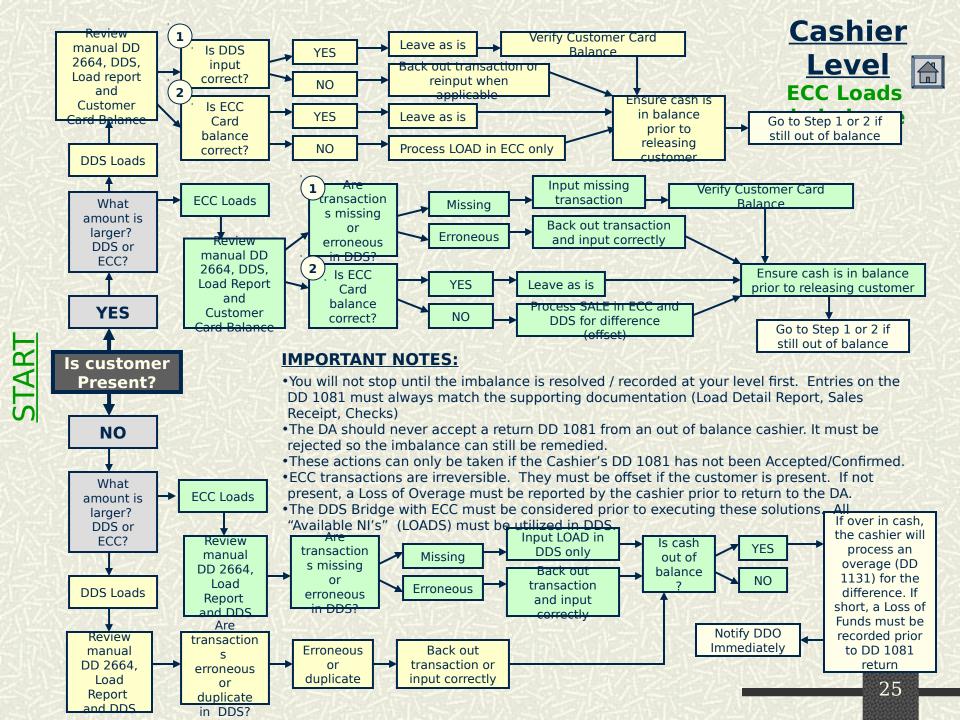


TRANSA	CTIONS AFFECTING	AGENT OFFICER'S AC	CCOUNT				
TRANSACTIONS	INCREASE	BEGINNING BALANC	DECREASE	ENDING BALANCE			
a	(Received by Agent) b	(In Agent's Account) C	(Turned in by Agent) d	(In Agent's Account) e			
1. BALANCE FORWARD		0					\times
2. U.S. DOLLARS		400	1012				2000
3. FOREIGN CURRENCY			410				
4. MILITARY PAYMENT CERTIFICATE		Ct 9	•			K With the same of	31/2
5. COLLECTIONS	CV	re		CL	C Cand Drocassis	u o	
6. DEPOSITS	TV	0,,		DV.	'C Card Processii	ıg	12
7. NEGOTIABLE INSTRUMENTS	*0		7	ond Teams	notion Datail Danget	All Tunes	1
A. TREASURY CHECKS	· n		L	ouu 17unsi	action Detail Report	- Au Types	913
B. MILITARY PAYMENT RD RS	10.				3/26/2007 To 3/26/200	7	
C. OTHER (Specify) (EFT for Chk, dishnip Vh.,					3/20/200/ 10 3/20/200	/	5385
1. BALANCE FORWARD 2. U.S. DOLLARS 3. FOREIGN CURRENCY 4. MILITARY PAYMENT CERTIFICATE 5. COLLECTIONS 6. DEPOSITS 7. NEGOTIABLE INSTRUMENTS A. TREASURY CHECKS B. MILITARY PAYMENT RIPR C. OTHER (Specify) (EFT for Cht, dishner May) 8. PAID VOUCHERS 9. INCORRECT VOUCKERS RETURNED					Device 131075	ECC Card nu	mber
10. CHK ISSUE OVRDRFT, LOF, TFRS, SVC LOAD	1,000.00						
11. STORED VALUE CARD SALES	1,000.00						200
12. TOTAL FUNDS IN HANDS OF AGENT OFFICER			Time of Tr	ransaction	Card Number	Amoun	<u>it</u>
			3/26/2007 10	064057	1111101100000400247	\$350.00	0
•Was this Load i	not input	. In	3/26/2007 2		1111101100000400252	\$1,000.00	0
DDS?							56
 Did it fail to pro 	operly br	idge	Total	Transactions	3 2	\$1,350.0	0
f F000		ACTORISM FOR AS EXPRESSED TO	1		_	+ - 3 - 2 - 2 - 2	

Average Transaction Amount

- from ECC?
- Was this an act of negligence or possible fraud?
- Did the cashier obtain the money for this Load from the customer?

\$675.00



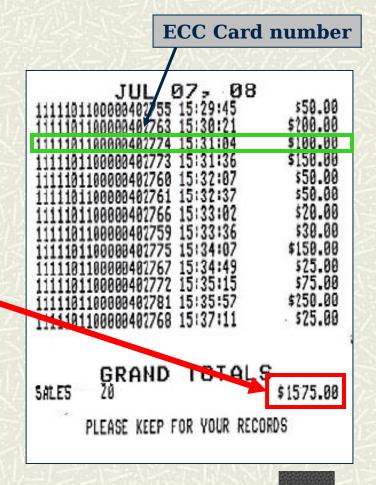


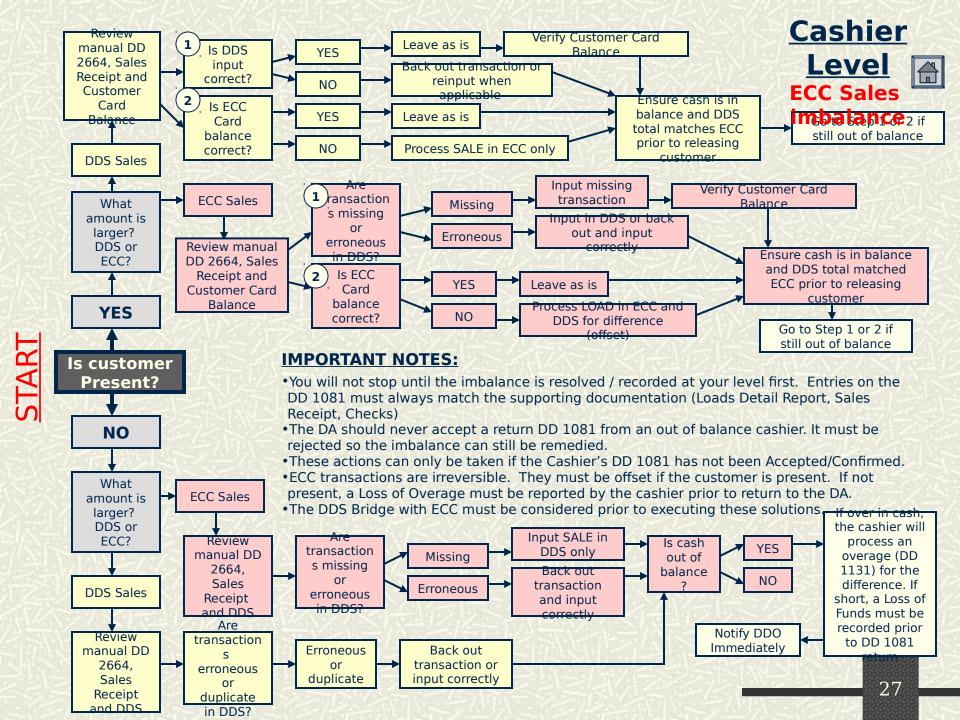
Example ECC Sales imbalance



TRANSACTIONS AFFECTING AGENT OFFICER'S ACCOUNT											
TRANSACTIONS	INCREASE	BEGINNING BALANC	DECREASE	ENDING BALANC							
a	(Received by Agent)	(In Agent's Account)	(Turned in by Agent)	(In Agent's Account)							
	b	С	d	e							
1. BALANCE FORWARD		- 0									
2. U.S. DOLLARS		400	1015								
3. FOREIGN CURRENCY			440								
4. MILITARY PAYMENT CERTIFICATE		orrect e	•								
5. COLLECTIONS	16	rec									
6. DEPOSITS		0/,									
7. NEGOTIABLE INSTRUMENTS	*0										
A. TREASURY CHECKS B. MILITARY PAYMENT OF RS C. OTHER (Specify) (Eff for Chk, dishner the	On										
B. MILITARY PAYMENT RD R.	10.										
C. OTHER (Specify) (EFT for Chk, dishnorm)											
8. PAID VOUCHERS											
9. INCORRECT VOUC. T. S RETURNED											
10. CHK ISSUE OVRDRFT, LOF, TFRS, SVC LOAD											
11. STORED VALUE CARD SALES			1,675.00								
12. TOTAL FUNDS IN HANDS OF AGENT OFFICER											

- Was this Sale a duplicate input in DDS?
- Did the cashier fail to process a Sale in ECC?
- Was this Sale erroneous input by the cashier in DDS?
- Did the cashier issue to money to the customer during the exchange?







Example OTCnet Batch imbalance



TRANSA	ACTIONS AFFECTING	AGENT OFFICER'S A	CCOUNT				
TRANSACTIONS	INCREASE	BEGINNING BALANC	DECREASE		ojŅj	DING BALANCE	
a	(Received by Agent)	(In Agent's Account)	(Turned in by Agent)	(1	n A	gent's Account)	
	b	С	d			e	
. BALANCE FORWARD		- 0					
. U.S. DOLLARS		400	1013			ē.	
. FOREIGN CURRENCY			440	Τ			
. MILITARY PAYMENT CERTIFICATE		108	Г			<u> </u>	
. COLLECTIONS	150	rec			TRE	ASUR	
. DEPOSITS	16	0,,		No.	A.		
. NEGOTIABLE INSTRUMENTS . TREASURY CHECKS . MILITARY PAYMENT RIPES . OTHER (Specify) (EFT for Chk, dishner No.) . PAID VOUCHERS . INCORRECT VOUCLEME RETURNED	*0				6		
. TREASURY CHECKS	100				WIV.	TO ALL STREET	
. MILITARY PAYMENT RI RI	10.			ALC:		9999999SV	
. OTHER (Specify) (EFT for Chk, dishnir the)			635.00	Perso		Present	
. PAID VOUCHERS				-V.	[S]tat	tus: [A]pproved, [V]oid; [T]ype: [i	']ersonal, [N]onPersona
. INCORRECT VOUC. TAB RETURNED				s	Ţ	IRN	Date Time
O . CHK ISSUE OVRDRFT, LOF, TFRS, SVC LOAD				А	N	1801097702 100000169	07/14/2009 1:08
1. STORED VALUE CARD SALES				A	M	180109770246400000	07/14/2009 1:07:
2 . TOTAL FUNDS IN HANDS OF AGENT OFFICER				Ĥ	+	100 1007 7 0240400000 1	
	ELECTRIC STREET	CARROLL STREET, STREET	OF ALL SAMPLES AND RESIDENT	Α	N	180109770246400000167	07: 9009 1:06:

- Did the cashier fall to process the check in DDS?
- Was this check erroneously input by the cashier in OTCnet?
- Did it fail to properly bridge from OTCnet?
- Did the cashier issue the money to the customer during the exchange?

Batch List

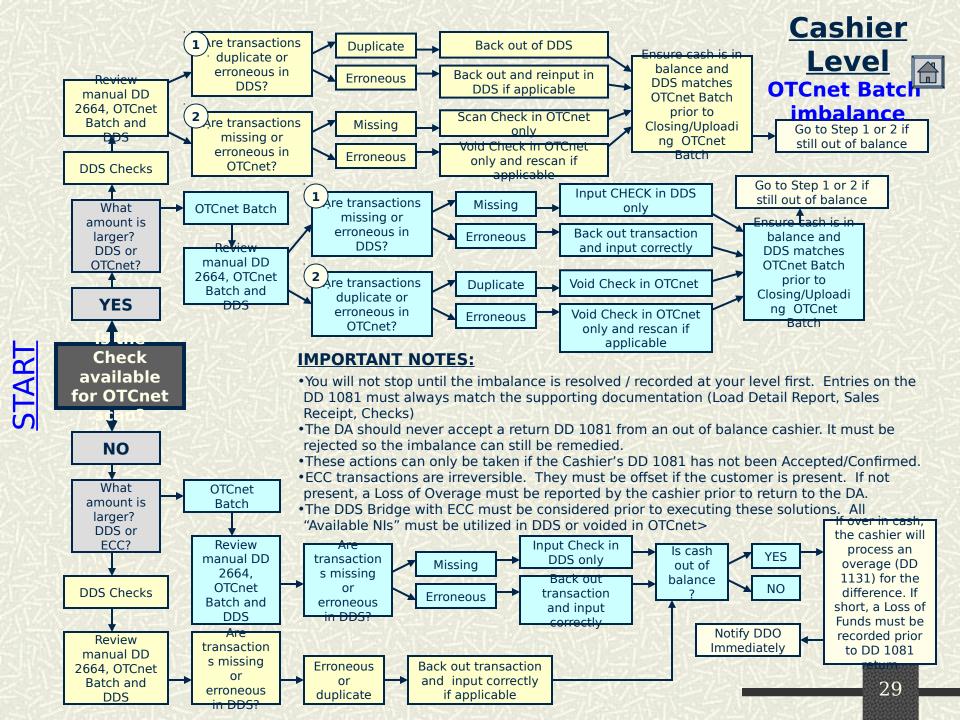
Batch: (9BA187AB-6448-4A2F-86BE-0552A701702D)

Date: 07/14/2009 1:10:53PM

Printed By: cashier

s	Т	IRN	Date Time	Bank No.	Account No.	Check No.	Amount	Configurable Fields
Α	N	1801097702 100000169	07/14/2009 1:08:49PM	044000011	790	5555555	\$200.00	SSN: 444444444
A	N	1801097702464000001	07/14/2009 1:07:53PM	044000011	2072	0027977041	\$80.00	SSN: 385917411
Α	N	180109770246400000167	07: 12009 1:08:13PM	044000011	1098182273	0000755450	\$150.00	SSN: 685026822
Α	N	180109770246400000168	07/14/2009 1. 47PM	042000424	681	0031188471	\$100.00	SSN: 835933323
Α	N	180109770246400000165	07/14/2009 1:00:56PM	092005411	1950	00099	\$100.00	SSN: 111995555
Α	N	180109770246400000164	07/14/2009 12:59:41PM	044000ь	4974	02345678001	\$85.00	SSN: 898898989
Α	N	180109770246400000163	07/14/2009 12:58:26PM	044000011	105. 388	081781	\$20.00	SSN: 123333333

Sub Total: ALC Total: Grand Total:





COMMON DA ERRORS

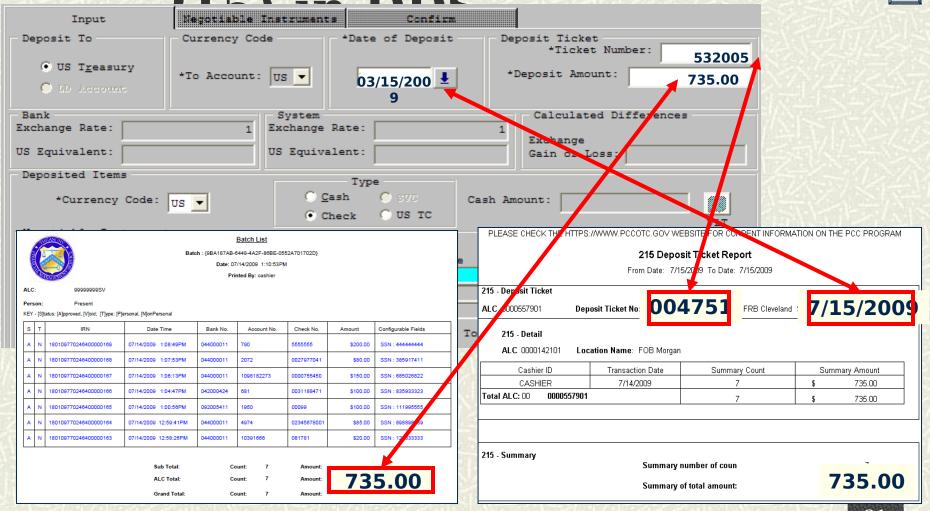






Failure to properly process OTCnet Deposit ticket (SF







CHECK ON LEARNING



- Name all the cashier transactions that have impact on the AUT
- SVC Load in DDS and SVC SVC Sale in DDS and SVC
- Check Cashing in DDS and OTCnet or manual check processing
- What may be the outcomes of any imbalance between the amount processed in DDS versus the amounts processed in ECC or Other alance will result in a Loss of Funds or Overage on the accountable
- **Official.** Overage on the accountable official.
- Name all the DA transactions that may have impact on the AUT.
 - Debit Voucher (SF 5515) for SVC Loads
 - Deposit Ticket (SF 215) for SVC Sales
 - Deposit Ticket (SF 215) for cashed checks
- What must the actions be of a Disbursing Agent receiving a DD 1081 in DDS with an out of balance condition?
 - DO NOT CONFIRM IT! Reject it (not the preferred method) or have the accountable official delete it from the system (preferred method).
- What is the key to avoiding AUT imbalances? Prevention! Pay attention to detail and keep your personal money in you pocket...





The AUT is a tracking tool that allows the Treasury and Disbursing Officer to evaluate and ensure the proper utilization and balancing of Treasury based system (Debits and Deposits) transactions.

When imbalances are prevented and properly worked, it can be used to detect improperly processed or reported transactors and taking of the fraud and/or Losses of Funds.



QUESTIONS?